

Aflac helps strengthen your financial health — and your employees', too



To cover their bills, your employees need the paychecks you give them. That's hardly a news flash. But here's something that might not be as immediately obvious: Just as your employees' financial health is tied to the success of your business, your business's financial health is tied to that of your employees.

Given that your business is the one flowing money into your employees' pockets, that connection might seem murky at first. To understand why it's in your financial interest to support your team's financial health, it's important to understand something most Americans experience at some point: [financial stress](#).

Your employees' financial stress is justified

In a world with hefty medical bills not covered by health insurance, rising gas prices and unexpected costs that can pop up at any time, a resilient savings account balance is vital. But that's something your employees might not have. More than 50% of Americans are concerned about the amount of their emergency savings,¹ and in 2023, just under 50% of Americans had to dip into their retirement or emergency savings.² Worse, 9% of Americans have no emergency savings at all.³

Though it might not be apparent when you see them, a number of your employees probably fall into one of these categories, justifying the financial stress they may be experiencing. More than a tight budget, financial stress can elicit excess worry and fear about unexpected accidents or medical issues, either of which could send your employees into a financial tailspin.

Aflac can help nourish financial health for you and your employees

Your employees' financial stress has a direct effect on you as their employer. People with financial stress are five times more likely to mention it has severely impacted their productivity at work and are financially stressed employees are also more likely leave.⁴ Generalized across the U.S. workforce, this missed work is estimated to cost the economy \$47.6 billion annually in lost productivity.⁵

But just as employees' financial woes can hurt their employers' finances, an uptick in their financial health can help enhance the financial health of their employers. By enabling financial care for your employees, Aflac can help you get the best two-for-one return.

To say that Aflac helps insureds get proper medical care is to paint only part of the picture. In helping insureds afford care, Aflac helps care for your employees' financial health just as much as their physical health. The two forms of health are intertwined — so much so that people often have to pick one over the other. And when people sacrifice their financial health, it's not so easy to recover: 2 in 5 Americans report having debt from unpaid medical bills.⁶



Through our [supplemental accident](#), [supplemental critical illness](#), [new group dental](#) and other types of coverage, Aflac helps protect your finances by protecting that of your employees. But medical savings aren't the only way Aflac bolsters financial stability.

We offer more than financial protection — we now offer financial wellness

Unanticipated medical costs are just one factor that can contribute to financial stress. Student loans, rising housing costs, inflation — all of it plays a role. And as evidenced by the nearly 40% of six-figure earners who live paycheck to paycheck,⁷ sometimes people simply need help with their money management. Aflac can help with this, too.

We've partnered with BrightDime, a financial wellness program available as a value-added service when other Aflac products are offered. With BrightDime, Aflac can provide your employees with financial goal-setting tools, money organization resources and easy-to-understand financial education. BrightDime's convenient user dashboard enables employees to track their budgets and financial goals in real time, review their spending and personal balance sheets, and more. Employees can then use these tools along with educational content to plan and achieve their financial goals, such as paying off student loans, boosting their credit scores and buying a home.

For more than 65 years, we've been in the business of helping protect people's wallets, and that's exactly what this partnership will help us continue to do. We're here to help your employees create a financial plan and protect that plan in the face of the unexpected — enhancing their financial health and yours for the long term.

Ready to help your employees become financially strong? Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).

¹ SoFi. "Why an Emergency Fund Is a Necessary Financial Priority." Published 01.24.24.. [Accessed 02.22.23](#).

² Clever. "A Year to Forget: Americans Fall Short of Financial Goals in 2023." Updated 10.09.23. [Accessed 02.19.2024](#).

³ Bankrate. "Bankrate's 2024 annual emergency savings report." Published 02.22.24. [Accessed 02.19.2024](#).

⁴ PWC. "2023 PwC Employee Financial Wellness Survey." Published 01.2023. [Accessed 02.19.2024](#).

⁵ Gallup. "The Economic Cost of Poor Employee Mental Health." Updated 12.13.2022. [Accessed 02.19.2024](#).

⁶ Forbes. "Health Insurance Statistics And Facts 2024." Updated 01.03.2024. [Accessed 02.19.2024](#).

⁷ Zippia. How many Americans live paycheck to paycheck? [2023]: Income insecurity statistics in the U.S.. Published 11.07.2022. [Accessed 02.19.2024](#).

Aflac has entered into a marketing alliance with BrightDime whereby BrightDime may provide up to one year of complimentary financial services from BrightDime to individuals who are employees of accounts that choose to make BrightDime available to them. Other than this marketing alliance, Aflac and BrightDime are not affiliated in any way. Aflac makes no representations or warranties regarding BrightDime's products or services, and is not responsible for any products or services provided by BrightDime. The complimentary financial services from BrightDime is not available to employees of Aflac accounts located in ID, MD, MN, NM, NY or PR. BrightDime is not available to residents of ID, MN or NM. Additional state restrictions may apply and benefits may vary by state.

Aflac refers to the following companies: American Family Life Assurance Company of Columbus, American Family Life Assurance Company of New York, Continental American Insurance Company, and Continental American Life Insurance Company. Dental and vision plans are administered by Aflac Benefits Solutions Inc. Some dental and vision products are underwritten by National Guardian Life Insurance Company (NGL). Please see coverage documentation applicable to your situs state for further details.

NOTICE: The coverage offered is not a qualified health plan (QHP) under the Patient Protection and Affordable Care Act (ACA) and is not required to satisfy essential health benefits mandates of the ACA. The coverage provides limited benefits.

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